A Nation a Family:

BEING THE

SEQUEL

OF THE

CRISIS

OF

PROPERTY:

OR, A

PLAN

For the IMPROVEMENT of the

South-Sea PROPOSAL.

By Sir *RICHARD STEELE*, Knt. Member of Parliament.

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TO

Sir *John Fellows*,

SUB-GOVERNOR of the *South-Sea* Company.

SIR,

I Preſume to offer you the following Treatiſe, tho' it is written in ſome ſort of Oppoſition to the Propoſal of the Sub-Governor, Depury-

Governor and Company trading to the *South-Seas*, ſince, at the ſame time, it is a Defence of the Governor of the ſaid Company, and all the People under his Dominions. I depend therefore upon it, that your Excellency will be ſo gracious as to allow me to offer to you, what I humbly conceive is more gainful and more proper for you to have than what you ask. If I make this out, it will be for your Service; if I do not, it will only be for your Diverſion. I aſſure you, it is writ with a true Zeal and Spirit of good Will to all fair Traders, who are, in my Opinion, the moſt honourable, becauſe the moſt uſeful of Men to this State.

With-

Without them, we are confin'd within a narrow Tract, productive only of Neceſſaries; with them, the whole Earth, and all its Fruits, are within our Reach, for the Supply of our Pleaſures, as well as our Wants: If this Plan ſhould be approv'd, you will find I *write in* to you more than you offer the Government for your Bargain, without any other Hopes than that of manifeſting myſelf a true Lover of my Country, on which Merit you'll allow me the Honour of being,

SIR,

Your moſt Obedient, and

Moſt Humble Servant,

RICHARD STEELE.

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THE SEQUEL OF THE CRISIS OF PROPERTY.

WHAT has been already ſaid, was offer'd in Support of an Aſſertion, That the Annuitants for Terms of Years, are Purchaſers from, not Creditors to, the Publick: The Legiſlature has abſolutely ſold to them thoſe Eſtates

Eſtates for thoſe Terms; and the Parliament has nothing further to do in this Caſe, but to protect the Owners, and pay them punctually and honeſtly. The Annuitants, it is ſaid, are not to be forc'd to part with their Eſtates; but there are indeed Perſons who will give Millions, if they may be allowed to purchaſe them: Nay, if they ſhould not ſucceed in the Solicitation, or Invitation of ſuch Owners, they will pay a certain Sum of Money; that is, ſeveral hundred thouſand Pounds for the Convenience and Allowance of making the Attempt: But all this while the Annuitants are to do nothing but what they ſhall think fit, and are to be wholly Volunteers in this Action: If they are to be ſuch, and no Compulſion put upon them, to what End do the Propoſers to purchaſe apply to the Legiſlature? Their Power, it ſeems, is to have no Effect towards making the Bargain cheaper; if ſo, why do they not purchaſe of theſe Men now, that can do what they pleaſe with their own, without the Intervention

of

of Parliament, which Parliament is ſtill to leave them to do what they pleaſe with their own.

Are not Men willing to do what they pleaſe with their own, till they are permitted to be willing by the Act and Will of the Parliament? We have heard, that in former Times Men were ſent to by Meſſengers to be willing, or elſe to be *forced* to *voluntary* Contribution; but I think there was one Mr. *Hampden*, in *Buckinghamſhire*, declared, He was not willing to do any thing againſt his Will, and by that Means preſerv'd every Man's Property to be diſpos'd according to his own Will.

But I take the Liberty to ſay, that when the Parliament has done this (I ſpeak it before it has done ſo) they will have given up their own Credit, and ſold it, according to my poor Underſtanding, for a Sum of Money, to thoſe whom they ſhall have encouraged to be Purchaſers. And I am, if not humbly, yet

from the Force of Truth and right Reaſon, boldly of Opinion, that ſuch a Step would hurt this Kingdom, as it is a Kingdom, a Nation, a Commonwealth, much more in its true Intereſt and Credit, than the Price of all the Annuities would balance and make up to us. Will any Man living look ſtedfaſtly at another, and affirm, that he believes, after this is done, Parliamentary Credit will be to all Intents and Purpoſes as good as it was before? If Men in a proſperous Condition, and in reaſonable Expectation of the Continuance of it, ſhall ſhow an Uneaſineſs, that thoſe who contritributed to ſuch their Succeſs, and muſt have been undone, if it had happen'd otherwiſe, ſhould have, in proportion, a ſuperior Share in the publick Good, they muſt never expect more to be ſupply'd in their Exigence. If you, in your Wants, will make a Bargain for a Supply, and when you are at Eaſe diſpute, or haggle, to change the Conditions for your further Eaſe, take care to want no more, or

be contented to want for ever. But we are amuſed by Words, and, according as meer Sounds ſtrike the Imagination, we are carried into moſt deſtructive Reſolutions; we play with the Words *Redeemable*, and *Irredeemable*, when we ſhould underſtand the quite contrary of what we do by thoſe Terms.

That is call'd Irredeemable, from which we are in ſome Degree relieved, while we are yet ſpeaking, and know when it muſt certainly end. That is call'd Redeemable, which, till Meaſures are taken to diſcharge, can never be redeem'd. Time releaſes one as faſt as it paſſes away; the other, till put into a way of Satisfaction, muſt laſt till Time ſhall be no more.

Is not that Family in a better Condition, a part of whoſe Eſtate is charg'd with an Annuity for twenty Years to come, after which that part is to revert to the

Father, and his Heirs, than the Houſe who owes ſuch a Debt, but lives paying the Intereſt, and at the End of twenty Years has the whole Principal to pay? Would not a young Gentleman be in a better Condition, whoſe Mother ſhould keep a Jointure from him five and twenty Years, of 500*l.* a Year, than if his Eſtate was charged with 10000 *l.* and he were to pay Intereſt, inſtead of the Jointure, for the 10000 *l.* for twenty-five Years, and then ſhould have the Whole to pay? Prejudices run too ſtrongly to admit me the Liberty of ſaying what a Gentleman at the *Chop-Houſe* ſaid t'other-Day, That the Irredeemables are ſo far from being a Grievance, that it would be the cheapeſt Way, and beſt Management, to turn all the Debts into Annuities for certain Terms of Years. I readily conſented to him; for, thought I, when *Time* is the Paymaſter, the Weight

grows

grows leſs, according to the Force and Duration of the Body incumber'd. The Body Politick is ſuppoſed immortal, and conſequently the Point of Time, as it affects that, and a ſingle Perſon, bears not the Proportion of an Hour to a Year. The Crowds, who think another way, headed by eminent Perſons, who think this way, but won't act accordingly, will be too impatient, at this very Hint, to bear any more to be ſaid upon it. They won't give me leave to ſhow how apparently it is the Intereſt of a State, which is to live for ever, and may poſſibly find Safety and Convenience from having eaſy Creditors depend upon it. I ſay, they will not endure, under their preſent Prepoſſeſſions, ſo much as the mention of ſuch an Expedient; and therefore I ſhall not now offer to reaſon further from the Difference between the Caſe of the publick and that of a private Perſon. That giving Ten *per Cent.*

by

by the Community, Principal and Intereſt, to end at almoſt any diſtant Time, is a better Bargain than five given, and Principal and Intereſt ſtand out a Debt till repaid.

When I have repeated, that *Time* is the beſt Pay-Maſter from the State, I ſhall go on to explain a Scheme of my own, which turns upon the Lives of Individuals, and makes the Mortality and Decay of Particulars, the Foundation of new Life and Strength to the whole: And this is the mutual Advantage of the Private and Publick; but the greater Good to the latter. This Scheme has already been ſpoken of, where I would not knowingly offer improper Things.

I go on to communicate it, as having already ſuffer'd the worſt I can on that Account, in having it hitherto paſſed unconſider'd by thoſe only who can make it practicable. I ſhall adventure it this way

way to further Notice, and whatever becomes of it, I have done my Duty.

What I do, and have offer'd, is in the following Form, but with the Addition of a Calculation made upon it:

A Nation a Family.

True Policy requires that the Government ſhould be rich, the People in moderate, ſafe, and comfortable Circumſtances: This is far from being our Condition; for the Publick is loaded with Debts, and the generality of the People extreamly neceſſitous, while private Perſons, to the Diſadvantage of the whole Community, are immoderately Rich, and every Day growing richer by artificial Rumors, whereby ſelf-intereſted Men affect the publick Funds, and act upon the Hopes and Fears of the People, for their own Gain, tho' to the apparent Hazard of their Country. In order, therefore, to make the King the Father of his

his People, and unite their Intereſts by an Inſeparable Advantage, and that mutual, let it be provided, that the publick Debts be converted into Annuities for Life, equally advantagious to every individual Perſon, and to all Perſons of what Degree, or Quality, or Circumſtance ſoever; to wit, that the Purchaſers be divided into Claſſes of ten Perſons in a Claſs; and, upon Payment of the Conſideration Money, receive Indentures or Tickets, promiſing the Payment of an Annuity of ten *per Cent* to each Annuitant, and their Nine Succeſſors, being themſelves the ſame Perſons, each leading, ending and nam'd, in each Part of one or other Ticket; by which Means each ten Pounds will purchaſe the annual Value at ten *per Cent.* and poſſibly, by Survivorſhip, ten Pounds a Year for Life. To make this evident to the meaneſt Capacity, ten ſuch Indentures, with the Names diverſified according to this Deſign, are as follow:

In

In consideration of the Sums received from each of the underwritten Persons.

This First TICKET *entitles* First, Second, Third, Fourth, Fifth, Sixth, Seventh, Eighth, Ninth, and Tenth, to the annual Sum of according to the Order in which they are nam'd, and the Rule of Survivorship, till the Death of the longest Liver of them.

This Second TICKET *entitles* Second, Third, Fourth, Fifth, Sixth, Seventh, Eighth, Ninth, Tenth, and First to, *&c.*

This Third TICKET *entitles* Third, Fourth, Fifth, Sixth, Seventh, Eighth, Ninth, Tenth, First, and Second to, *&c.*

This Fourth TICKET *entitles* Fourth, Fifth, Sixth, Seventh, Eighth, Ninth, Tenth, Firſt, Second and Third to, *&c.*

This Fifth TICKET *entitles* Fifth, Sixth, Seventh, Eighth, Ninth, Tenth, Firſt, Second, Third, and Fourth to, *&c.*

This Sixth TICKET *entitles* Sixth, Seventh, Eighth, Ninth, Tenth, Firſt, Second, Third, Fourth and Fifth to, *&c.*

This Seventh TICKET *entitles* Seventh, Eighth, Ninth, Tenth, Firſt, Second, Third, Fourth, Fifth and Sixth to, *&c.*

This Eighth TICKET *entitles* Eighth, Ninth, Tenth, Firſt, Second, Third, Fourth, Fifth, Sixth and Seventh to, *&c.*

This

This Ninth TICKET *entitles* Ninth, Tenth, Firſt, Second, Third, Fourth, Fifth, Sixth, Seventh and Eighth to, *&c.*

This Tenth TICKET *entitles* Tenth, Firſt, Second, Third, Fourth, Fifth, Sixth, Seventh, Eighth, and Ninth to, *&c.*

To explain it further, I ſhall call it a SCHEME to raiſe four Millions Sterling by forty thouſand Perſons, at one hundred Pounds each; theſe Perſons to be joined or united into diſtinct Claſſes, of ten in a Claſs, which will be four thouſand Claſſes, each Claſs raiſing one thouſand Pounds.

Secondly, This Sum to be paid either in Tallies, Lottery-Tickets, or any Debts or Annuities, Parliamentary Funds, or in Money itſelf, in order to add the ſaid four Millions, as Principal or Capital to the Stock of the South-Sea Company.

Theſe four Millions ſhall be repaid in the Manner and Form following:

Each Claſs (as above) conſiſting of ten Perſons, Proprietors in one thouſand Pounds Share in the Stock, ſhall receive annually ten Pounds *per Cent.* of the Company, which is one hundred Pounds yearly, during the Lives of theſe ten Perſons, the thouſand Pounds being ſunk in the ſaid Company; but with this Reſtriction, that on the Death of any Perſon in a Claſs, Notice ſhall be given to the ſaid Company, who ſhall not that Year pay the hundred Pounds to the Survivors, but reſerve it for the Uſe and Advantage of the Company; but the next Year the hundred Pounds ſhall be paid to the ſurviving nine, and ſo on as they die, on the Death of each one that Year ſhall be a Stop to the Payment, but the Year after, the Survivors ſhall receive the whole hundred Pounds, to divide amongſt them; ſo that at laſt the longeſt Liver ſhall receive, during Life,

Life, one hundred Pounds *per Annum*, for his hundred Pounds in the Claſs. A Profit greater than can be any other Way gain'd by Money out of Trade, and calculated to fall in with the Circumſtances, (as to Part of their Subſtance) of all Owners of Property.

The Advantage to the Company will be this: They will be ſupplied with Money to trade with; the Ten Pounds *per Cent.* can never be fully paid, by reaſon of the Deaths of ſingle Perſons, which will yearly occaſion ſeveral Abatements; for as in the ſeveral Claſſes there will be forty thouſand People, of which we may rationally ſuppoſe that but few, if any, will be alive ſixty Years hence, and ſhould all die in that Time, their Payments will wholly ceaſe; and ſhould all die in ſixty Years, then proportionably to forty thouſand in ſixty Years, it is ſix hundred ſixty-ſix each Year of the ſixty,

ty, and forty remain alive at the ſixty Years end.

Accordingly for the Claſſes being extinct; four thouſand Claſſes to be extinct in ſixty Years, if they die proportionably one Year with another; then there will be ſixty-ſix Claſſes every Year extinct, and forty Claſſes remain to ſurvive the ſixty Years; if it ſo happen, then there will be yearly, on the Deaths of ſingle People, ſix hundred ſixty-ſix Pounds paid leſs than the ten Pounds *per Cent.* and on the Extinction of Claſſes each Year, there will be ſixty-ſix, that is, ſo many hundred Pounds of the Principal paid off, thus continuing till the whole is clear'd.

Before we enter on the Advantage this Scheme will be to the Nation, in order to the clearing its Debts, let us firſt calculate the whole as Debtor and Creditor, in order to its being demonſtrated more plainly.

And

And here I muſt take for granted, that the South-Sea Company doth employ theſe four Millions in Trade, and the Profit of this Trade muſt be at leaſt ſeven *per Cent.* or otherwiſe they could not ſupport the Propoſal they have made the Houſe of Commons; therefore I ſhall calculate the four Millions in a Way of Trade to bring in yearly two hundred and eighty thouſand Pounds.

THE CALCULATION.

The Tax annexed to those Funds which are annexed to the four Millions propos'd.

Is now, at five *per Cent*,	280,000	Due to four Millions at 10 *per Cent*	400,000
		Deduct by Deaths and Ext. of Classes	7,266
		Really paid but	392,734
The Profit of Trading	280,000	Deduct by Death of single Persons	666
	480,000	Deduct by Classes extinct	6,600
Really paid	392,734	Total	7,266
First Year, Stock increased to	187,266	Second Year abated of the	400,000
To which add Tax and Profit	480,000	By Extinct of Classes and Death of Persons	13,866
Total	567,266		
Really paid but	386,134	Really paid but	386,134
Second Year, Stock increased to	181,132	Third Year abated by Deaths and Classes extinct	400,000
To which add yearly Tax and Profit	480,000		20,466
Total	661,132	Really paid but	379,534
What really paid	379,534		
Third Year, Stock increased to	281,598	Fourth Year deduct Deaths and Classes extinct	400,000
To which add yearly Tax and Profit	480,000		27,066
Total	761,598	Really paid	372,934
Deduct what really paid	372,934		
Fourth Year, Stock increased to	388,664	Fifth Year deduct Deaths and extinct Classes	400,000
Tax and Profit added	480,000		33,666
Deduct what really paid	968,664	Really paid	366,334
	366,334		
Fifth Year, Stock increased to	602,330	Sixth Year deduct Deaths and extinct Classes	400,000
Tax and Profit added	480,000		40,266
Total	1,082,330	Really paid	359,734
Deduct what really paid	359,734		

Sixth

Sixth Year, Stock increased	622,596	Seventh Year deduct, &c.	400,000 46,866
Taxes and Profit	480,000	Really paid	353,134
Total	1,102,596		
Deduct what paid	353,134		
Seventh Year in Stock	749,462	Eighth Year deduct, &c.	400,000 53,466
Taxes and Profit	480,000	Really paid	346,534
Total	1,229,462		
Deduct what paid	346,534		
Eighth Year in Stock	882,928	Ninth Year deduct, &c.	400,000 66,066
Tax and Profit added	480,000	Really paid	339,934
Total	1,362,928		
Deduct what paid	339,934		
Ninth Year in Stock	1,022,994	Tenth Year deduct, &c.	400,000 66,666
Add Tax and Profit	480,000	Really paid	333,334
Total	1,502,994		
Deduct what paid	333,334		
Tenth Year in Stock	1,169,660	Eleventh Year deduct, &c.	400,000 73,266
Add Tax and Profit	480,000	Really paid	326,734
Total	1,649,660		
Deduct what paid	326,734		
Eleventh Year in Stock	1,322,926	Twelfth Year deduct, &c.	400,000 79,866
Add Tax and Profit	480,000	Really paid	320,134
Total	1,802,926		
Deduct what paid	320,134		
Twelfth Year in Stock	1,482,792	Thirteenth Year deduct, &c.	400,000 86,466
Add Tax and Profit	480,000	Really paid	313,534
Total	1,962,792		
Deduct what paid	313,534		
Thirteenth Year in Stock	1,649,258	Fourteenth Year deduct, &c.	400,000 93,066
By Tax and Profit add	480,000	Really paid	306,934
Total	2,129,258		
Deduct what paid	306,934		
Fourteenth Year in Stock	1,822,324		
To which add principal Stock	4,000,000		
Total	5,822,324		

Should the Company ſay they cannot be ſure to make ſeven *per Cent.* Profit by Trade, I then repeat they are not able to perform what they have offer'd to the Honourable Houſe of Commons; therefore it is reaſonable to ſuppoſe that is the leaſt Profit they propoſe to make. Which if ſo,

Then as their Stock is increas'd to near half, and their Payments abated near one Quarter, ſurely then thoſe Taxes which now are appropriated to pay the five *per Cent.* Intereſt for this four Millions, may very well ceaſe; for if trading with four Millions, and the two hundred thouſand Pounds yearly, can pay ten *per Cent.* for four Millions, as it is apparent by this they can; then certainly trading with five Millions, eight hundred and twenty-two Thouſand, three hundred and twenty-four Pounds, can pay the Intereſt of three Millions at ten *per Cent.* eſpecially ſince the Stock yearly increaſes, and the Payments yearly leſſen.

Should

Should any object that it is probable, the Perſons may neither die ſo faſt, or the Claſſes be extinct ſo faſt as I have computed. I anſwer, It is more likely they ſhould die faſter, and the Claſſes be extinct faſter than ſlower; for it is more rational to ſuppoſe that ſix hundred ſixty-ſix People ſhould die in one Year, out of forty thouſand, than out of half that Number, and ſixty-ſix Claſſes be extinct out of four thouſand, than out of two thouſand.

Which if ſo, then their Payments will leſſen faſter than I have ſuppoſed, and of Conſequence the better for the Company.

As to the *national* Advantage this Way, if four Millions are ſo raiſed yearly, and ſo paid, eight Years time will bring all in, and in ſixty-eight Years all will be paid, both Principal and Intereſt, and at fourteen Years end the Taxes for four Millions will ceaſe, and fifteen Years for four

Millions more, and in leſs than twenty-four Years all our preſent Taxes ſettled to pay the Intereſt of thirty two Millions will be wholly at an End, whereas by the now Propoſals of the *South-Sea* Company our Debts are only transferred, and not paid, only after 1724 the Intereſt of all will be but three Pounds *per Cent.*

To conclude, It would be entirely needleſs for the Parliament to interfere with the Annuitants future Bargain with the *South-Sea*, if they are to be altogether in the ſame Condition, after the Bill paſſes, in which they now are, and not to receive the leaſt Diſadvantage from any diſtant Influence of the intended Act.

The *South-Sea* muſt deſign ſome Advantage to themſelves by their Propoſal to the Parliament, otherwiſe they would not be at ſuch an *expenſive Zeal* in ſoliciting its Acceptance. And if they aim at Profit to themſelves by it, whence muſt it ariſe? Muſt it not proceed from ſuch

ſuch Art and Dexterity in the turning of Stocks and Money, as may deceive the preſent national Creditors, the Annuitants, and deprive them in ſome Meaſure of the Advantage of their Bargain? If this be not their View, what elſe can it be? Do they graſp at ſomething more terrible, the Monopoly of Trade, and Impoveriſhment of the Nation? If they have in View neither of theſe Deſigns, *viz.* to injure ſome who are Wards of the Government, and by that Means taint Parliamentary Credit, or to ruin and ſtarve the Bulk of the Nation by engroſſing Trade, or to build their propoſed Advantage upon any Scheme deſtructive of the publick Good, we muſt allow, according to a late Author, they will ſhew more Virtue and Integrity than thoſe, who ſhall put ſuch Deſigns in their Power to execute, ſhall diſcover Wiſdom or Prudence. Let me add, If they can afford the great Sums they offer, without any indirect Deſign, much more able will they be, by fair Trading, to execute what we propoſe.

Accord-

According to our Scheme, their Trade will advance by ſafe, and as expeditious Steps, as the Nature of the Thing will allow; according to their Way of taking all at once, it is impoſſible to diſpoſe of their Stock in Trade alone, which is the only fair Way by which they can comply with their Bargain. Beſides this, let it be well conſider'd alſo, that in their Way they part with vaſt Sums of ready Money, when they take upon them this prodigious and ſudden Enterprize.

Whoever ſhall duly attend to this Diſcourſe, will find, that with all its Incorrectneſs and Imperfections (much of which may be owing to many other Avocations and Cares) it anſwers its Title of *A Nation a Family.* Conſidering a Nation as ſuch, the great Bargain of ten Years Purchaſe, for the Lives of ten thus ally'd, is like a careful Proviſion for the elder Children, and the whole Houſe made ſtronger and wealthier, while any one of them lives, by the Loſs of any of its Kindred.

It will make the Father of the Family ſtill more powerful; and to explain that Word yet further, the Sovereign more Popular, more Great and more Safe; and that Popularity, Greatneſs, and Safety, incorporated with the Happineſs of his People, and conducing to it.

It preſerves the Superintendency, Guardianſhip, and by Conſequence the Credit of the Legiſlature, and ties the whole People, their Lawgivers and Governors, by a Band (which only can join the great and little, good and bad Men together) their common Intereſt. I had quite forgot to intimate that I propoſe theſe future Annuitants are to be paid by the Company, in Correſpondence with the *Exchequer*.

I hope People will conſider this Matter without Prejudice, and (forgetting that *Iſaac Bickerſtaffe*, the ridiculous Cenſor, ſays it) ſeriouſly enquire whether any Sum can be given for the Loſs of the

the Opinion in Mankind, that a *Parliamentary Engagement is unalterable.*

Believe, (tho' it be only *Neſtor Ironſide*, the imaginary Guardian, who tells you ſo) that no Price can ballance the Loſs of a Belief, *that what the Parliament has ſold, can never be redeem'd, but at the Requeſt of the Owner.*

Believe (ſince you have it from *Marmaduke Myrtle, the true and faithful Lover*) that *the Price of the Lady* Carona Credit *is far above Rubies.*

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